



PTO/SB/17 (10-08)

Approved for use through 06/30/2010. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Effective on 12/08/2004.

Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4518).

FEE TRANSMITTAL
For FY 2009☒ Applicant claims small entity status. See 37 CFR 1.27TOTAL AMOUNT OF PAYMENT (\$)**35.00****Complete if Known**

Application Number	10/045,080
Filing Date	JANUARY 15, 2002
First Named Inventor	RAYMOND A. JOAO
Examiner Name	A. RUDY
Art Unit	3687
Attorney Docket No.	RJ470

METHOD OF PAYMENT (check all that apply)

- ☐ Check ☒ Credit Card ☐ Money Order ☐ None ☐ Other (please identify): _____
- ☐ Deposit Account Deposit Account Number: _____ Deposit Account Name: _____
- For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)
- ☐ Charge fee(s) indicated below ☐ Charge fee(s) indicated below, except for the filing fee
- ☐ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 ☐ Credit any overpayments

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

FEE CALCULATION**1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	330	165	540	270	220	110	
Design	220	110	100	50	140	70	
Plant	220	110	330	165	170	85	
Reissue	330	165	540	270	650	325	
Provisional	220	110	0	0	0	0	

2. EXCESS CLAIM FEES**Fee Description**

Each claim over 20 (including Reissues) _____

Each independent claim over 3 (including Reissues) _____

Multiple dependent claims _____

Fee (\$)	Small Entity Fee (\$)
52	26
220	110
390	195

Total Claims _____ Extra Claims _____ Fee (\$)
- 20 or HP = _____ x _____ = _____ Fee Paid (\$)

Indep. Claims _____ Extra Claims _____ Fee (\$)
- 3 or HP = _____ x _____ = _____ Fee Paid (\$)

HP = highest number of independent claims paid for, if greater than 3.

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets _____ Extra Sheets _____ Number of each additional 50 or fraction thereof _____ Fee (\$)
- 100 = _____ / 50 = _____ (round up to a whole number) x _____ = _____ Fee Paid (\$)

4. OTHER FEE(S)

Non-English Specification, \$130 fee (no small entity discount)

Other (e.g., late filing surcharge): **BALANCE DUE FOR PAYMENT OF ISSUE FEE \$35.00****SUBMITTED BY**

Signature

Registration No.
(Attorney/Agent)

35,907

Telephone 914-969-2992

Name (Print/Type)

RAYMOND A. JOAO

Date 3/11/09

This collection of information is required by 37 CFR 1.138. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



PTO/SB/17 (10-08)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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FEE TRANSMITTAL For FY 2009

☒ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$) 35.00

Complete if Known

Application Number 10/045,080
Filing Date JANUARY 15, 2002
First Named Inventor RAYMOND A. JOAO
Examiner Name A. RUDY
Art Unit 3687
Attorney Docket No. RJ470

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☐ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 ☐ Credit any overpayments

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FEE CALCULATION

1. BASIC FILING, SEARCH, AND EXAMINATION FEES

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
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Multiple dependent claims	390	195
Total Claims	Extra Claims	Fee (\$)
- 20 or HP = _____ x _____ = _____		
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Indep. Claims	Extra Claims	Fee (\$)
- 3 or HP = _____ x _____ = _____		
HP = highest number of independent claims paid for, if greater than 3.		
	Multiple Dependent Claims	Fee (\$)
	Fee (\$)	Fee Paid (\$)

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4. OTHER FEE(S)

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Other (e.g., late filing surcharge): **BALANCE DUE FOR PAYMENT OF ISSUE FEE \$35.00**

SUBMITTED BY		Registration No.	Telephone
Signature		35,907	914-969-2992
Name (Print/Type)	RAYMOND A. JOAO	(Attorney/Agent)	Date 3/11/09

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RAYMOND A. JOAO, ESQ.
122 BELLEVUE PLACE
YONKERS, NEW YORK 10703
(914) 969-2992

FAX COVER SHEET

To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: March 11, 2009

Fax No.: 571-273-2885

No. Pages: 12 (including cover)

Re: ISSUE FEE TRANSMITTAL LETTER - U.S. Patent
Application Serial No. 10/045,080

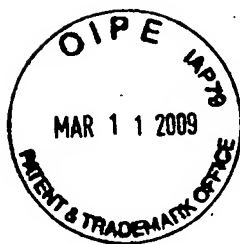
To Whom It May Concern:

Please find transmitted herewith an ISSUE FEE TRANSMITTAL LETTER, with accompanying documents, for filing in the above-identified application.

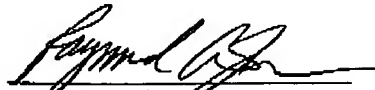
Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Raymond A. Joao".

Raymond A. Joao
Reg. No. 35,907



I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-2885 on March 11, 2009.


Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION
HISTORY INFORMATION, ACCOUNT HISTORY
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3687

ALLOWED : FEBRUARY 24, 2009

CONFIRMATION NO.: 2925

Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

ISSUE FEE TRANSMITTAL LETTER

Sir:

Applicant submits herewith the following papers for
entry in the above-identified application:

1. ISSUE FEE TRANSMITTAL FORM PTOL-85;

2. Credit Card Payment Form for \$35.00 for payment of the balance due for the new Issue Fee of \$755.00, which balance due of \$35.00 is the difference between the previously paid Issue Fee of \$720.00 and the new Issue Fee due of \$755.00;
3. Fee Transmittal Sheet (in duplicate) for the payment of \$35.00 for payment of the balance due for the new Issue Fee of \$755.00;
4. Copy of Form PTOL-85, submitted by Applicant on September 10, 2008 and received by the United States Patent and Trademark Office, evidencing the previous payment by Applicant of the Issue Fee of \$720.00 and the previous payment by Applicant of the Publication Fee of \$300; and
5. STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g).

As noted above, Applicant submits herewith an ISSUE FEE TRANSMITTAL FORM PTOL-85 along with a Credit Card Payment Form for \$35.00 for payment of the balance due for the new Issue Fee of \$755.00, which \$35.00 is the difference between the previously paid Issue Fee of \$720.00, which was previously paid by Applicant on September 10, 2008, and the new Issue Fee due of \$755.00.

Applicant respectfully submits that Applicant paid the Issue Fee of \$720.00, in the above-identified application, on September 10, 2008. A copy of the Form PTOL-85, filed September 10, 2008, evidencing the U.S. Patent and Trademark Office's receipt of Applicant's payment of the Issue Fee of \$720.00 and Applicant's payment of the Publication Fee of

\$300.00, is submitted herewith. Applicant's previous payment of the Issue Fee of \$720.00 is also indicated on the Form PTOL-85 which accompanied the Notice Of Allowance And Fee(s) Due correspondence, mailed February 24, 2009, which form PTOL-85 is filed herewith. Applicant's payment of \$35.00 is the difference between the previously paid Issue Fee of \$720.00 and the new Issue Fee of \$755.00, and is, therefore, the balance due for the payment of the new Issue Fee of \$755.00.

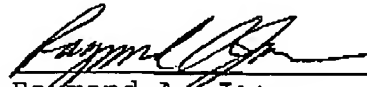
Applicant respectfully requests that the previous Issue Fee payment of \$720.00, submitted by Applicant on September 10, 2008, and the payment of the \$35.00 balance due which is submitted herewith, be applied towards payment of the new Issue Fee of \$755.00 in the above-identified application.

A Fee Transmittal Sheet (in duplicate), for the payment of the \$35.00 balance due for the new Issue Fee of \$755.00, is also submitted herewith.

Applicant also submits herewith a STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g). Applicant is a Small Entity and, therefore, Small Entity Status is entitled to be asserted for the above-identified application.

Applicant respectfully requests that the above-identified papers and payment be entered into the above-identified application.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

March 11, 2009

Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992



I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-2885 on March 11, 2009.


Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION
HISTORY INFORMATION, ACCOUNT HISTORY
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3687

ALLOWED : FEBRUARY 24, 2009

CONFIRMATION NO.: 2925

Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

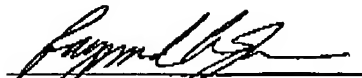
STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR
PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g)

Sir:

Applicant is a Small Entity and, therefore, Small
Entity Status is entitled to be asserted for the above-

identified application.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

March 11, 2009

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